

Michael J. McCrystal, Esquire
326 Main Street
STE 1
Emmaus, PA 18049
(610) 262-7873

Attorneys for Respondents

4 IN THE UNITED STATES BANKRUPTCY COURT
5 FOR THE EASTERN DISTRICT OF PENNSYLVANIA
5 READING DIVISION

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 Michael Ulecka and 21-11036
8 Andrea Ulecka
9 Debtors RESPONSE TO
10 Midland Mortgage CERTIFICATION OF
11 Movant DEFAULT
12 Vs.
13 Michael Ulecka and
14 Andrea Ulecka
15 Respondents

16 Michael J. McCrystal, Esquire, attorney for the Respondents, Michael
17 and Andrea Ulecka respond to the Certification of Default and aver:
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1. Denied, this averment is strictly denied and it is averred that
20 debtors were at all relevant times current.
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27 326 Main Street Certification of Default
28 STE 1
Emmaus, PA 18049
(610) 262-7873

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2 WHEREFORE, Debtors pray this Honorable Court to deny the Certificate
3 of Default and for such and other relief as is just and equitable.

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6 Respectfully submitted,

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8 /s/Michael J. McCrystal

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10 Michael J. McCrystal, Esquire

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Certification of Default